



| <b>AMENDMENT TRANSMITTAL LETTER</b>   |   |   | Docket No.<br>S4264.0000/P001-B   |      |
|---|---|---|-----------------------------------|------|
| Application No.<br>08/605,628-Conf. #8170   | Filing Date<br>February 22, 1996          | Examiner<br>R. L. Porter                | Art Unit<br>3626                  |      |
| Applicant(s): Charles B. Simone   |   |   |                                   |      |
| Invention: METHOD AND APPARATUS FOR LIFESTYLE RISK EVALUATION AND INSURABILITY DETERMINATION  |   |   |                                   |      |
| <b>TO THE COMMISSIONER FOR PATENTS</b>  |   |   |                                   |      |
| Transmitted herewith is an amendment in the above-identified application.<br>The fee has been calculated and is transmitted as shown below.   |   |   |                                   |      |
| <b>CLAIMS AS AMENDED</b>  |   |   |                                   |      |
|   | Claims<br>Remaining<br>After<br>Amendment | Highest<br>Number<br>Previously<br>Paid | Number<br>Extra Claims<br>Present | Rate |
| <b>Total Claims</b>   | 9   | - 20 =                                  |                                   | x    |
| <b>Independent<br/>Claims</b>   | 3   | - 3 =                                   |                                   | x    |
| Multiple Dependent Claims (check if applicable) <input type="checkbox"/>  |   |   |                                   |      |
| Other fee (please specify):   |   |   |                                   |      |
| <b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:</b>   |   |   |                                   | 0.00 |
| <input type="checkbox"/> Large Entity <span style="float: right;"><input checked="" type="checkbox"/> Small Entity</span>   |   |   |                                   |      |
| <input checked="" type="checkbox"/> No additional fee is required for this amendment.   |   |   |                                   |      |
| <input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of \$ _____.<br>A duplicate copy of this sheet is enclosed.  |   |   |                                   |      |
| <input type="checkbox"/> A check in the amount of \$ _____ to cover the filing fee is enclosed.   |   |   |                                   |      |
| <input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.   |   |   |                                   |      |
| <input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. <u>04-1073</u><br>as described below. A duplicate copy of this sheet is enclosed.                                    |   |   |                                   |      |
| <input checked="" type="checkbox"/> Credit any overpayment.   |   |   |                                   |      |
| <input checked="" type="checkbox"/> Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.  |   |   |                                   |      |
| <div style="text-align: center;"><br/>_____<br/>Jon D. Grossman<br/>Attorney/Agent Reg. No.: 32,699<br/><br/>DICKSTEIN SHAPIRO MORIN &amp; OSHINSKY LLP<br/>2101 L Street NW<br/>Washington, DC 20037-1526<br/>(202) 828-2279</div> |   |   | Dated: <u>March 29, 2006</u>      |      |



Docket No.: S4264.0000/P001-B  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Charles B. Simone

Application No.: 08/605,628

Confirmation No.: 8170

Filed: February 22, 1996

Art Unit: 3626

For: METHOD AND APPARATUS FOR  
LIFESTYLE RISK EVALUATION AND  
INSURABILITY DETERMINATION

Examiner: Rachel L. Porter

**RESPONSE TO NON-FINAL OFFICE ACTION**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated November 7, 2005, please reconsider the above-identified U.S. patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.